

INSTITUTION: 41-2181683 - 3 MORTGAGE SERVICES III, L.L.C.

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings										Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D				
	Home Purchase Loans				Refinancings	Home Improvement Loans											
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D		E					F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0001.02																	
LOANS ORIGINATED	6	703	9	940	3	465											
APPROVED, NOT ACCEPTED																	
APP DENIED																	
APP WITHDRAWN			3	237							1	56					
FILES CLOSED FOR INCOMPLETENESS			1	103													
IL/MCLEAN COUNTY/0001.04																	
LOANS ORIGINATED	9	1569	19	2881	11	1701											
APPROVED, NOT ACCEPTED			1	110													
APP DENIED																	
APP WITHDRAWN			2	202													
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0001.05																	
LOANS ORIGINATED	1	228	3	622	4	628					1	180					
APPROVED, NOT ACCEPTED																	
APP DENIED																	
APP WITHDRAWN					1	204											
FILES CLOSED FOR INCOMPLETENESS					1	368											
IL/MCLEAN COUNTY/0003.01																	
LOANS ORIGINATED	3	392	4	394	1	135					2	123					
APPROVED, NOT ACCEPTED																	
APP DENIED																	
APP WITHDRAWN			1	110													
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0003.02																	
LOANS ORIGINATED	5	605	3	414	3	457											
APPROVED, NOT ACCEPTED			1	116							1	116					
APP DENIED	1	119															
APP WITHDRAWN			1	109													
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0004.00																	
LOANS ORIGINATED	1	88	2	315	1	155											
APPROVED, NOT ACCEPTED																	
APP DENIED																	
APP WITHDRAWN					1	170											
FILES CLOSED FOR INCOMPLETENESS					1	142											

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	Home Purchase Loans				Refinancings	Home Improvement Loans						
	FHA, FSA/RHS & VA		Conventional									
	A		B		C		D					
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				
IL/MCLEAN COUNTY/0005.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS	2	234			2	290						
IL/MCLEAN COUNTY/0005.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS	3	451	3	294	1	154				1	72	
IL/MCLEAN COUNTY/0005.04 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS	6	722	6	709	1	109						
	1	167										
	1	146			1	86						
			1	175								
IL/MCLEAN COUNTY/0005.05 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS	6	1335	19	3739	27	5917				1	170	
			1	130	1	187						
	1	311	1	185	2	509						
					1	196						
IL/MCLEAN COUNTY/0011.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS	13	1915	9	1282	13	1819				1	114	
	3	404	1	160	2	266						
					1	108						
IL/MCLEAN COUNTY/0011.03 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS	2	321	6	1225								
					1	194						
			1	196	3	744						

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	Home Purchase Loans				Refinancings	Home Improvement Loans						
	FHA, FSA/RHS & VA		Conventional									
	A	B	C	D								
	Number	\$000's	Number	\$000's			Number	\$000's				Number
IL/MCLEAN COUNTY/0011.04												
LOANS ORIGINATED	9	1573	13	2551	18	3690						
APPROVED, NOT ACCEPTED			1	165	1	316						
APP DENIED												
APP WITHDRAWN	1	172	3	925	2	286				1	540	
FILES CLOSED FOR INCOMPLETENESS												
IL/MCLEAN COUNTY/0012.00												
LOANS ORIGINATED	1	98	3	413	2	449						
APPROVED, NOT ACCEPTED												
APP DENIED												
APP WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
IL/MCLEAN COUNTY/0013.01												
LOANS ORIGINATED	4	388	1	115	1	89				1	115	
APPROVED, NOT ACCEPTED												
APP DENIED												
APP WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
IL/MCLEAN COUNTY/0013.02												
LOANS ORIGINATED	1	170			1	104						
APPROVED, NOT ACCEPTED												
APP DENIED												
APP WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
IL/MCLEAN COUNTY/0013.03												
LOANS ORIGINATED			2	136								
APPROVED, NOT ACCEPTED					1	127						
APP DENIED												
APP WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
IL/MCLEAN COUNTY/0014.01												
LOANS ORIGINATED	13	1769	3	337	8	862				1	90	
APPROVED, NOT ACCEPTED	1	94	1	97						1	97	
APP DENIED												
APP WITHDRAWN	1	42	1	135	1	115						
FILES CLOSED FOR INCOMPLETENESS			1	41						1	41	

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	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A	B	C	D										
	Number	\$000's	Number	\$000's			Number	\$000's				Number	\$000's	Number
IL/MCLEAN COUNTY/0014.02														
LOANS ORIGINATED	4	904	25	5721	12	3338								
APPROVED, NOT ACCEPTED					1	147								
APP DENIED														
APP WITHDRAWN	1	170	2	359	2	391								
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0015.00														
LOANS ORIGINATED	3	301	1	49							1	49		
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN	2	126	2	142										
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0016.00														
LOANS ORIGINATED	2	129	1	133										
APPROVED, NOT ACCEPTED														
APP DENIED	1	85												
APP WITHDRAWN	1	88												
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0017.00														
LOANS ORIGINATED	1	129			1	103								
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0018.00														
LOANS ORIGINATED	2	363	12	2098	7	1298								
APPROVED, NOT ACCEPTED					1	137								
APP DENIED														
APP WITHDRAWN			1	95										
FILES CLOSED FOR INCOMPLETENESS			1	86										
IL/MCLEAN COUNTY/0019.01														
LOANS ORIGINATED	6	630	5	489	2	208								
APPROVED, NOT ACCEPTED					1	40								
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS			1	145										

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	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B											
	Number	\$000's	Number	\$000's			Number	\$000's				Number	\$000's	Number
IL/MCLEAN COUNTY/0019.02														
LOANS ORIGINATED	1	95												
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN	1	106												
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0020.01														
LOANS ORIGINATED	7	736	3	300	3	290								
APPROVED, NOT ACCEPTED														
APP DENIED	1	132												
APP WITHDRAWN	1	91												
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0020.02														
LOANS ORIGINATED	1	122	1	48							1	48		
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0021.01														
LOANS ORIGINATED	1	143	7	1129	4	545					2	224		
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN	1	49	1	115	1	55					1	55		
FILES CLOSED FOR INCOMPLETENESS					1	113								
IL/MCLEAN COUNTY/0021.02														
LOANS ORIGINATED			1	160	1	233								
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN			1	279	1	270								
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0051.00														
LOANS ORIGINATED	9	1432	23	5370	19	4282					2	405		
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN			4	728	2	217								
FILES CLOSED FOR INCOMPLETENESS			2	391	2	638								

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	Home Purchase Loans				Refinancings	Home Improvement Loans											
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D					E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0052.01																	
LOANS ORIGINATED	1	114	1	76	1	220											
APPROVED, NOT ACCEPTED																	
APP DENIED																	
APP WITHDRAWN					1	293											
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0052.02																	
LOANS ORIGINATED	3	273			1	184											
APPROVED, NOT ACCEPTED					2	356											
APP DENIED																	
APP WITHDRAWN			1	98													
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0053.01																	
LOANS ORIGINATED			3	384	3	550											
APPROVED, NOT ACCEPTED																	
APP DENIED																	
APP WITHDRAWN			2	123													
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0053.02																	
LOANS ORIGINATED	3	317															
APPROVED, NOT ACCEPTED																	
APP DENIED																	
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0054.00																	
LOANS ORIGINATED	7	1072	11	1981	19	4117					2	215					
APPROVED, NOT ACCEPTED																	
APP DENIED																	
APP WITHDRAWN	1	98			3	1443											
FILES CLOSED FOR INCOMPLETENESS					1	201											
IL/MCLEAN COUNTY/0055.01																	
LOANS ORIGINATED	3	353															
APPROVED, NOT ACCEPTED																	
APP DENIED					1	118											
APP WITHDRAWN			1	116													
FILES CLOSED FOR INCOMPLETENESS	1	68															

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	Home Purchase Loans				Refinancings	Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional										
	A		B										
	Number	\$000's	Number	\$000's				Number				\$000's	Number
IL/MCLEAN COUNTY/0055.02													
LOANS ORIGINATED	2	180	1	184	2	330							
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN			1	50									
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0056.01													
LOANS ORIGINATED	3	212	1	150	2	229							
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0056.02													
LOANS ORIGINATED	3	263	2	244	2	164	1	232					
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN			1	18	1	122							
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0057.00													
LOANS ORIGINATED	3	293	1	152	2	570							
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN					4	450							
FILES CLOSED FOR INCOMPLETENESS			1	91									
MSA/MD(TOTAL)													
LOANS ORIGINATED	150	20622	204	35035	178	33685	1	232			16	1805	
APPROVED, NOT ACCEPTED	1	94	5	618	9	1504					2	213	
APP DENIED	4	503			1	118							
APP WITHDRAWN	15	1803	33	4662	28	5621					3	651	
FILES CLOSED FOR INCOMPLETENESS	1	68	8	1032	8	1766					1	41	
INVALID GEOGRAPHIC IDENTIFIERS 2/													
LOANS ORIGINATED													
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

DISPOSITION OF APPLICATIONS	Loans on 1-to-4 Family and Manufactured Home Dwellings													
	Home Purchase Loans								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwelling From Columns A, B, C & D		
	FHA, FSA/RHS & VA				Refinancings		Home Improvement Loans							
	A		B		C		D							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LOANS ORIGINATED	522	52454	193	32302	504	79267					90	15722		
APPROVED, NOT ACCEPTED	25	2494	11	1932	30	5913	1	161			3	748		
APP DENIED	97	10448	21	3238	91	14188	1	246			8	1108	2	189
APP WITHDRAWN	1	128	1	48	6	740					2	274		
FILES CLOSED FOR INCOMPLETENESS	93	10381	38	6205	149	27053	1	108			25	4766		
INVALID MSA/MD NUMBERS 2/														
LOANS ORIGINATED														
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														



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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's

MSA/MD (TOTAL)

INVALID GEOGRAPHIC IDENTIFIERS 2/

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
INVALID MSA/MD NUMBERS 2/	41	5171	40	7647	72	13291					19	3989		

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BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
BORROWER CHARACTERISTICS																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE											1	249	1	348				
ASIAN											16	2766	9	1857				
BLACK OR AFRICAN AMERICAN											2	313	3	912				
NAT HAWAIIAN/OTHER PACIFIC ISLND											1	55						
WHITE											269	43286	225	38887				
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)											1	191	3	460				
RACE NOT AVAILABLE 6/											2	250						
ETHNICITY 7/																		
HISPANIC OR LATINO											2	138	2	261				
NOT HISPANIC OR LATINO											288	46722	238	42038				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)													1	165				
ETHNICITY NOT AVAILABLE 6/											2	250						
MINORITY STATUS 8/																		
WHITE NON-HISPANIC											268	43203	222	38461				
OTHERS, INCLUDING HISPANIC											22	3657	19	4003				
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN											33	2714	13	1294				
50-79% OF MSA/MD MEDIAN											69	8389	57	7196				
80-99% OF MSA/MD MEDIAN											37	5536	38	5795				
100-119% OF MSA/MD MEDIAN											34	5133	37	6365				
120% OR MORE OF MSA/MD MEDIAN											117	25106	95	21639				
INCOME NOT AVAILABLE 6/											2	232	1	175				
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY											131	23277	92	18712				
10-19% MINORITY											124	18694	108	17614				
20-49% MINORITY											37	5139	41	6138				
50-79% MINORITY																		
80-100% MINORITY																		
INCOME 12/ 13/																		
LOW INCOME																		
MODERATE INCOME											46	5883	54	7455				
MIDDLE INCOME											137	18977	92	14227				
UPPER INCOME											109	22250	95	20782				
TOTAL 14/											292	47110	241	42464				

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #
NO REPORTED PRICING DATA 15/											284		237					
REPORTED PRICING DATA											8		4					
PERCENTAGE POINTS ABOVE TREASURY: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
3 - 3.99		NA		NA		NA		NA		NA	8	NA	4	NA		NA		NA
4 - 4.99		NA		NA		NA		NA		NA		NA		NA		NA		NA
5 - 5.99																		
6 - 6.99																		
7 - 7.99																		
8 - 8.99																		
9 - 9.99																		
10 OR MORE																		
MEAN											3.26		3.07					
MEDIAN											3.13		3.07					
HOEPA LOANS 17/																		

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S
NO REPORTED PRICING DATA 15/											46133		41816					
REPORTED PRICING DATA											977		648					
PERCENTAGE POINTS ABOVE TREASURY: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
3 - 3.99		NA		NA		NA		NA		NA	977	NA	648	NA		NA		NA
4 - 4.99		NA		NA		NA		NA		NA		NA		NA		NA		NA
5 - 5.99																		
6 - 6.99																		
7 - 7.99																		
8 - 8.99																		
9 - 9.99																		
10 OR MORE																		
MEAN 30/											3.20		3.08					
MEDIAN 31/											3.13		3.12					
HOEPA LOANS 17/																		

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	6	1049	6	1049								
MALE	6	1049	6	1049								
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	1	288	1	288								
MALE	1	288	1	288								
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)	1	55	1	55								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	55	1	55								
WHITE (TOTAL)	161	21377	140	18909	1	94	4	503	15	1803	1	68
MALE	77	10251	72	9819					5	432		
FEMALE	44	5280	39	4692	1	94	1	119	3	375		
JOINT (MALE/FEMALE)	40	5846	29	4398			3	384	7	996	1	68
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	321	2	321								
MALE												
FEMALE	1	92	1	92								
JOINT (MALE/FEMALE)	1	229	1	229								
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	4	412	2	178					2	234		
MALE	2	229	1	123					1	106		
FEMALE												
JOINT (MALE/FEMALE)	2	183	1	55					1	128		
NOT HISPANIC OR LATINO (TOTAL)	166	22511	148	20444	1	94	3	336	13	1569	1	68
MALE	82	11359	78	11033					4	326		
FEMALE	45	5372	40	4784	1	94	1	119	3	375		
JOINT (MALE/FEMALE)	39	5780	30	4627			2	217	6	868	1	68
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	167					1	167				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	167					1	167				
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	157	20853	139	18786	1	94	3	336	13	1569	1	68
MALE	75	10022	71	9696					4	326		
FEMALE	44	5280	39	4692	1	94	1	119	3	375		
JOINT (MALE/FEMALE)	38	5551	29	4398			2	217	6	868	1	68
OTHERS, INCLUDING HISPANIC (TOTAL)	14	2237	11	1836			1	167	2	234		
MALE	9	1566	8	1460					1	106		
FEMALE	1	92	1	92								
JOINT (MALE/FEMALE)	4	579	2	284			1	167	1	128		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	29	2481	25	2156			1	85	3	240		
50-79% OF MSA/MD MEDIAN	57	6902	52	6394			2	286	2	154	1	68
80-99% OF MSA/MD MEDIAN	33	4939	29	4441					4	498		
100-119% OF MSA/MD MEDIAN	25	3857	21	3385			1	132	3	340		
120% OR MORE OF MSA/MD MEDIAN	27	4911	23	4246	1	94			3	571		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	171	23090	150	20622	1	94	4	503	15	1803	1	68

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	3	650	1	249					2	401		
MALE	3	650	1	249					2	401		
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	13	2349	11	1904					2	445		
MALE	6	762	6	762								
FEMALE	1	198	1	198								
JOINT (MALE/FEMALE)	6	1389	4	944					2	445		
BLACK OR AFRICAN AMERICAN (TOTAL)	7	1629	3	729	1	110			3	790		
MALE	1	207	1	207								
FEMALE	5	882	2	522	1	110			2	250		
JOINT (MALE/FEMALE)	1	540							1	540		
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	224	36330	186	31764	4	508			26	3026	8	1032
MALE	81	12740	66	10579	3	378			8	1269	4	514
FEMALE	54	6773	45	5910					8	738	1	125
JOINT (MALE/FEMALE)	89	16817	75	15275	1	130			10	1019	3	393
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	139	1	139								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	139	1	139								
RACE NOT AVAILABLE (TOTAL) 6/	2	250	2	250								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												



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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	3	487	2	221							1	266
MALE	1	138	1	138								
FEMALE	1	83	1	83								
JOINT (MALE/FEMALE)	1	266									1	266
NOT HISPANIC OR LATINO (TOTAL)	244	40445	199	34399	5	618			33	4662	7	766
MALE	90	14221	73	11659	3	378			10	1670	4	514
FEMALE	59	7770	47	6547	1	110			10	988	1	125
JOINT (MALE/FEMALE)	95	18454	79	16193	1	130			13	2004	2	127
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	165	1	165								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	165	1	165								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2	250	2	250								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	220	35678	183	31378	4	508			26	3026	7	766
MALE	80	12602	65	10441	3	378			8	1269	4	514
FEMALE	53	6690	44	5827					8	738	1	125
JOINT (MALE/FEMALE)	87	16386	74	15110	1	130			10	1019	2	127
OTHERS, INCLUDING HISPANIC (TOTAL)	28	5419	19	3407	1	110			7	1636	1	266
MALE	11	1757	9	1356					2	401		
FEMALE	7	1163	4	803	1	110			2	250		
JOINT (MALE/FEMALE)	10	2499	6	1248					3	985	1	266
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	30	2665	19	1706					8	724	3	235
50-79% OF MSA/MD MEDIAN	56	7073	43	5590					10	1127	3	356
80-99% OF MSA/MD MEDIAN	34	4612	27	3802	3	343			3	292	1	175
100-119% OF MSA/MD MEDIAN	25	3718	22	3320	1	110			2	288		
120% OR MORE OF MSA/MD MEDIAN	105	23279	93	20617	1	165			10	2231	1	266
INCOME NOT AVAILABLE 6/												
TOTAL 14/	250	41347	204	35035	5	618			33	4662	8	1032

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	2	584	1	348					1	236		
MALE	1	236							1	236		
FEMALE												
JOINT (MALE/FEMALE)	1	348	1	348								
ASIAN (TOTAL)	12	2622	8	1670	1	187			3	765		
MALE	5	905	4	739					1	166		
FEMALE												
JOINT (MALE/FEMALE)	7	1717	4	931	1	187			2	599		
BLACK OR AFRICAN AMERICAN (TOTAL)	2	576	1	208							1	368
MALE												
FEMALE	1	208	1	208								
JOINT (MALE/FEMALE)	1	368									1	368
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	207	38721	167	31268	8	1317	1	118	24	4620	7	1398
MALE	56	11049	45	8576	2	301			6	1633	3	539
FEMALE	37	5300	28	4127	2	264			6	796	1	113
JOINT (MALE/FEMALE)	113	22247	93	18440	4	752	1	118	12	2191	3	746
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	191	1	191								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	191	1	191								
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	224	42694	178	33685	9	1504	1	118	28	5621	8	1766
MALE	62	12190	49	9315	2	301			8	2035	3	539
FEMALE	38	5508	29	4335	2	264			6	796	1	113
JOINT (MALE/FEMALE)	123	24871	99	19910	5	939	1	118	14	2790	4	1114
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	207	38721	167	31268	8	1317	1	118	24	4620	7	1398
MALE	56	11049	45	8576	2	301			6	1633	3	539
FEMALE	37	5300	28	4127	2	264			6	796	1	113
JOINT (MALE/FEMALE)	113	22247	93	18440	4	752	1	118	12	2191	3	746
OTHERS, INCLUDING HISPANIC (TOTAL)	17	3973	11	2417	1	187			4	1001	1	368
MALE	6	1141	4	739					2	402		
FEMALE	1	208	1	208								
JOINT (MALE/FEMALE)	10	2624	6	1470	1	187			2	599	1	368
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	11	1022	2	146	2	177			6	586	1	113
50-79% OF MSA/MD MEDIAN	34	3888	31	3601	1	127	1	118	1	42		
80-99% OF MSA/MD MEDIAN	24	3595	19	3088	1	95			3	304	1	108
100-119% OF MSA/MD MEDIAN	38	6821	27	4561	1	261			8	1661	2	338
120% OR MORE OF MSA/MD MEDIAN	114	26961	96	21882	4	844			10	3028	4	1207
INCOME NOT AVAILABLE 6/	3	407	3	407								
TOTAL 14/	224	42694	178	33685	9	1504	1	118	28	5621	8	1766

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	1	232	1	232								
MALE	1	232	1	232								
FEMALE												
JOINT (MALE/FEMALE)												
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	1	232	1	232								
MALE	1	232	1	232								
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1	232	1	232								
MALE	1	232	1	232								
FEMALE												
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN	1	232	1	232								
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
TOTAL 14/	1	232	1	232								

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	1	114	1	114								
MALE	1	114	1	114								
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	1	540							1	540		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	540							1	540		
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	20	2056	15	1691	2	213			2	111	1	41
MALE	5	538	3	325	2	213						
FEMALE	3	445	3	445								
JOINT (MALE/FEMALE)	12	1073	9	921					2	111	1	41
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	22	2710	16	1805	2	213			3	651	1	41
MALE	6	652	4	439	2	213						
FEMALE	3	445	3	445								
JOINT (MALE/FEMALE)	13	1613	9	921					3	651	1	41
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	20	2056	15	1691	2	213			2	111	1	41
MALE	5	538	3	325	2	213						
FEMALE	3	445	3	445								
JOINT (MALE/FEMALE)	12	1073	9	921					2	111	1	41
OTHERS, INCLUDING HISPANIC (TOTAL)	2	654	1	114					1	540		
MALE	1	114	1	114								
FEMALE												
JOINT (MALE/FEMALE)	1	540							1	540		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	41									1	41
50-79% OF MSA/MD MEDIAN	4	289	4	289								
80-99% OF MSA/MD MEDIAN	4	358	2	145	2	213						
100-119% OF MSA/MD MEDIAN	1	115	1	115								
120% OR MORE OF MSA/MD MEDIAN	12	1907	9	1256					3	651		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	22	2710	16	1805	2	213			3	651	1	41

## DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL	1	55	1	55								
WHITE	28	2426	24	2101			1	85	3	240		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	2	183	1	55					1	128		
NOT HISPANIC OR LATINO	27	2298	24	2101			1	85	2	112		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	27	2298	24	2101			1	85	2	112		
OTHERS, INCLUDING HISPANIC	2	183	1	55					1	128		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2	297	2	297								
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	55	6605	50	6097			2	286	2	154	1	68
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	56	6735	52	6394			1	119	2	154	1	68
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	167					1	167				
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	54	6438	50	6097			1	119	2	154	1	68
OTHERS, INCLUDING HISPANIC	3	464	2	297			1	167				



## DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 41-2181683 - 3 MORTGAGE SERVICES III, L.L.C.

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	213	1	213								
BLACK OR AFRICAN AMERICAN	1	288	1	288								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	31	4438	27	3940					4	498		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	123	1	123								
NOT HISPANIC OR LATINO	32	4816	28	4318					4	498		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	30	4315	26	3817					4	498		
OTHERS, INCLUDING HISPANIC	3	624	3	624								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2	389	2	389								
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	23	3468	19	2996			1	132	3	340		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	106							1	106		
NOT HISPANIC OR LATINO	24	3751	21	3385			1	132	2	234		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	22	3362	19	2996			1	132	2	234		
OTHERS, INCLUDING HISPANIC	3	495	2	389					1	106		

## DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 41-2181683 - 3 MORTGAGE SERVICES III, L.L.C.

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	150	1	150								
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	24	4440	20	3775	1	94			3	571		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	321	2	321								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	27	4911	23	4246	1	94			3	571		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	24	4440	20	3775	1	94			3	571		
OTHERS, INCLUDING HISPANIC	3	471	3	471								
TOTAL 14/	171	23090	150	20622	1	94	4	503	15	1803	1	68

## DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 41-2181683 - 3 MORTGAGE SERVICES III, L.L.C.

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	30	2665	19	1706					8	724	3	235
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	83	1	83								
NOT HISPANIC OR LATINO	29	2582	18	1623					8	724	3	235
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	29	2582	18	1623					8	724	3	235
OTHERS, INCLUDING HISPANIC	1	83	1	83								
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	249	1	249								
ASIAN	1	100	1	100								
BLACK OR AFRICAN AMERICAN	3	355	1	105					2	250		
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	50	6244	39	5011					8	877	3	356
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	125	1	125								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	55	6948	42	5465					10	1127	3	356
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	125	1	125								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	50	6244	39	5011					8	877	3	356
OTHERS, INCLUDING HISPANIC	5	704	3	454					2	250		

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	147	1	147								
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	33	4465	26	3655	3	343			3	292	1	175
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	138	1	138								
NOT HISPANIC OR LATINO	33	4474	26	3664	3	343			3	292	1	175
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	32	4327	25	3517	3	343			3	292	1	175
OTHERS, INCLUDING HISPANIC	2	285	2	285								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	3	407	3	407								
BLACK OR AFRICAN AMERICAN	2	317	1	207	1	110						
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	19	2869	17	2581					2	288		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	125	1	125								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	24	3593	21	3195	1	110			2	288		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	125	1	125								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	19	2869	17	2581					2	288		
OTHERS, INCLUDING HISPANIC	5	724	4	614	1	110						

## DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 41-2181683 - 3 MORTGAGE SERVICES III, L.L.C.

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	401							2	401		
ASIAN	8	1695	6	1250					2	445		
BLACK OR AFRICAN AMERICAN	2	957	1	417					1	540		
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	92	20087	85	18811	1	165			5	845	1	266
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	139	1	139								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	266									1	266
NOT HISPANIC OR LATINO	103	22848	92	20452	1	165			10	2231		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	165	1	165								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	90	19656	84	18646	1	165			5	845		
OTHERS, INCLUDING HISPANIC	15	3623	9	1971					5	1386	1	266
TOTAL 14/	250	41347	204	35035	5	618			33	4662	8	1032

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Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	11	1022	2	146	2	177			6	586	1	113
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	11	1022	2	146	2	177			6	586	1	113
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11	1022	2	146	2	177			6	586	1	113
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	174	1	174								
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	33	3714	30	3427	1	127	1	118	1	42		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	34	3888	31	3601	1	127	1	118	1	42		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	33	3714	30	3427	1	127	1	118	1	42		
OTHERS, INCLUDING HISPANIC	1	174	1	174								

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE									1	166		
ASIAN	1	166										
BLACK OR AFRICAN AMERICAN	1	208	1	208								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	21	3030	17	2689	1	95			2	138	1	108
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	191	1	191								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	24	3595	19	3088	1	95			3	304	1	108
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	21	3030	17	2689	1	95			2	138	1	108
OTHERS, INCLUDING HISPANIC	3	565	2	399					1	166		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	236							1	236		
ASIAN	1	210	1	210								
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	36	6375	26	4351	1	261			7	1425	2	338
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	38	6821	27	4561	1	261			8	1661	2	338
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	36	6375	26	4351	1	261			7	1425	2	338
OTHERS, INCLUDING HISPANIC	2	446	1	210					1	236		

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	348	1	348								
ASIAN	9	2072	6	1286	1	187			2	599		
BLACK OR AFRICAN AMERICAN	1	368									1	368
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	103	24173	89	20248	3	657			8	2429	3	839
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	114	26961	96	21882	4	844			10	3028	4	1207
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	103	24173	89	20248	3	657			8	2429	3	839
OTHERS, INCLUDING HISPANIC	11	2788	7	1634	1	187			2	599	1	368
TOTAL 14/	224	42694	178	33685	9	1504	1	118	28	5621	8	1766



## DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

## DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 41-2181683 - 3 MORTGAGE SERVICES III, L.L.C.

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	232	1	232								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	232	1	232								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	232	1	232								
OTHERS, INCLUDING HISPANIC												

## DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 41-2181683 - 3 MORTGAGE SERVICES III, L.L.C.

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	1	232	1	232								

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 41-2181683 - 3 MORTGAGE SERVICES III, L.L.C.

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	41									1	41
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	41									1	41
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	41									1	41
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	4	289	4	289								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	289	4	289								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	289	4	289								
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 41-2181683 - 3 MORTGAGE SERVICES III, L.L.C.

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	4	358	2	145	2	213						
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	358	2	145	2	213						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	358	2	145	2	213						
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	115	1	115								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	115	1	115								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	115	1	115								
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 41-2181683 - 3 MORTGAGE SERVICES III, L.L.C.

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	114	1	114								
BLACK OR AFRICAN AMERICAN	1	540							1	540		
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	10	1253	8	1142					2	111		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	12	1907	9	1256					3	651		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10	1253	8	1142					2	111		
OTHERS, INCLUDING HISPANIC	2	654	1	114					1	540		
TOTAL 14/	22	2710	16	1805	2	213			3	651	1	41

DISCLOSURE TABLE 7-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 41-2181683 - 3 MORTGAGE SERVICES III, L.L.C.

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	54	7269	51	6933					2	268	1	68
10-19% MINORITY	82	11297	70	9600			3	418	9	1279		
20-49% MINORITY	35	4524	29	4089	1	94	1	85	4	256		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	44	5355	36	4765	1	94	1	85	6	411		
MIDDLE INCOME	91	11045	81	9820			3	418	6	739	1	68
UPPER INCOME	36	6690	33	6037					3	653		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	11	1152	9	997					2	155		
20-49% MINORITY	33	4203	27	3768	1	94	1	85	4	256		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	35	3970	33	3804					1	98	1	68
10-19% MINORITY	54	6754	46	5695			3	418	5	641		
20-49% MINORITY	2	321	2	321								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	19	3299	18	3129					1	170		
10-19% MINORITY	17	3391	15	2908					2	483		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	171	23090	150	20622	1	94	4	503	15	1803	1	68

## DISCLOSURE TABLE 7-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 41-2181683 - 3 MORTGAGE SERVICES III, L.L.C.

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	109	20207	92	18052					13	1587	4	568
10-19% MINORITY	102	15592	82	12358	3	411			14	2400	3	423
20-49% MINORITY	39	5548	30	4625	2	207			6	675	1	41
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	48	6141	38	5154	2	207			6	594	2	186
MIDDLE INCOME	99	13511	78	11348	1	116			16	1592	4	455
UPPER INCOME	103	21695	88	18533	2	295			11	2476	2	391
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	16	2014	14	1754					1	115	1	145
20-49% MINORITY	32	4127	24	3400	2	207			5	479	1	41
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	46	6646	37	5969					7	500	2	177
10-19% MINORITY	46	5444	35	4154	1	116			8	896	2	278
20-49% MINORITY	7	1421	6	1225					1	196		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	63	13561	55	12083					6	1087	2	391
10-19% MINORITY	40	8134	33	6450	2	295			5	1389		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	250	41347	204	35035	5	618			33	4662	8	1032



## DISCLOSURE TABLE 7-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 41-2181683 - 3 MORTGAGE SERVICES III, L.L.C.

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	104	22169	79	16772	4	640	1	118	15	3290	5	1349
10-19% MINORITY	96	16909	80	14350	4	670			9	1472	3	417
20-49% MINORITY	24	3616	19	2563	1	194			4	859		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	31	3869	26	3419	2	167			2	170	1	113
MIDDLE INCOME	92	16341	69	11804	4	687	1	118	15	3281	3	451
UPPER INCOME	101	22484	83	18462	3	650			11	2170	4	1202
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	11	1191	7	856	2	167			1	55	1	113
20-49% MINORITY	20	2678	19	2563					1	115		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	57	11289	42	8150	3	493	1	118	9	2185	2	343
10-19% MINORITY	31	4114	27	3654					3	352	1	108
20-49% MINORITY	4	938			1	194			3	744		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	47	10880	37	8622	1	147			6	1105	3	1006
10-19% MINORITY	54	11604	46	9840	2	503			5	1065	1	196
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	224	42694	178	33685	9	1504	1	118	28	5621	8	1766

DISCLOSURE TABLE 7-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 41-2181683 - 3 MORTGAGE SERVICES III, L.L.C.

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Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1	232	1	232								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	1	232	1	232								
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	1	232	1	232								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	1	232	1	232								

DISCLOSURE TABLE 7-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 41-2181683 - 3 MORTGAGE SERVICES III, L.L.C.

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	7	920	7	920								
10-19% MINORITY	11	1513	7	746	1	116			3	651		
20-49% MINORITY	4	277	2	139	1	97					1	41
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	7	556	4	363	1	97			1	55	1	41
MIDDLE INCOME	9	787	7	615	1	116			1	56		
UPPER INCOME	6	1367	5	827					1	540		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	279	2	224					1	55		
20-49% MINORITY	4	277	2	139	1	97					1	41
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	3	263	3	263								
10-19% MINORITY	6	524	4	352	1	116			1	56		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	4	657	4	657								
10-19% MINORITY	2	710	1	170					1	540		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	22	2710	16	1805	2	213			3	651	1	41

INSTITUTION: 41-2181683 - 3 MORTGAGE SERVICES III, L.L.C.

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Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE	1	50	1	50															2	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	1	50	1	50															2	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	1	50	1	50															2	100
OTHERS, INCL. HISPANIC																				
GENDER 19/																				
MALE																				
FEMALE																				
JOINT (MALE/FEMALE)	1	50	1	50															2	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	1	100																	1	100
50-79% OF MSA/MD MEDIAN																				
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN			1	100															1	100
120% OR MORE OF MSA/MD MEDIAN																				
INCOME NOT AVAILABLE 6/																				

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Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22		
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	
<hr/>																					
RACE 5/																					
AMERICAN INDIAN/ALASKA NATIVE																					
ASIAN																					
BLACK OR AFRICAN AMERICAN																					
NAT HAWAIIAN/OTHER PACIFIC ISL																					
WHITE																					
2 OR MORE MINORITY RACES																					
JOINT (WHITE/MINORITY RACE)																					
RACE NOT AVAILABLE 6/																					
<hr/>																					
ETHNICITY 7/																					
HISPANIC OR LATINO																					
NOT HISPANIC OR LATINO																					
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																					
ETHNICITY NOT AVAILABLE 6/																					
<hr/>																					
MINORITY STATUS 8/																					
WHITE NON-HISPANIC																					
OTHERS, INCL. HISPANIC																					
<hr/>																					
GENDER 19/																					
MALE																					
FEMALE																					
JOINT (MALE/FEMALE)																					
GENDER NOT AVAILABLE 6/																					
<hr/>																					
INCOME 9/																					
LESS THAN 50% OF MSA/MD MEDIAN																					
50-79% OF MSA/MD MEDIAN																					
80-99% OF MSA/MD MEDIAN																					
100-119% OF MSA/MD MEDIAN																					
120% OR MORE OF MSA/MD MEDIAN																					
INCOME NOT AVAILABLE 6/																					

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	6									
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL		1	1						3.46	3.46
WHITE	95	7	7						3.22	3.12
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	1									
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO	1	1	1						3.46	3.46
NOT HISPANIC OR LATINO	101	7	7						3.22	3.12
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	94	7	7						3.22	3.12
OTHERS, INCLUDING HISPANIC	8	1	1						3.46	3.46
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	18	3	3						3.41	3.46
50-79% OF MSA/MD MEDIAN	32	2	2						3.31	3.31
80-99% OF MSA/MD MEDIAN	19	1	1						3.12	3.12
100-119% OF MSA/MD MEDIAN	15	1	1						3.02	3.02
120% OR MORE OF MSA/MD MEDIAN	18	1	1						3.00	3.00
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	54	5	5						3.28	3.12
FEMALE	28									
JOINT (MALE/FEMALE)	20	3	3						3.20	3.12
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	30	1	1						3.61	3.61
10-19% MINORITY	52	5	5						3.18	3.12
20-49% MINORITY	20	2	2						3.23	3.23
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	28	2	2						3.23	3.23
MIDDLE INCOME	51	6	6						3.25	3.12
UPPER INCOME	23									

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	1049									
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL		55	55						3.46	3.46
WHITE	12728	749	749						3.19	3.12
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	92									
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO	123	55	55						3.46	3.46
NOT HISPANIC OR LATINO	13746	749	749						3.19	3.12
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	12605	749	749						3.19	3.12
OTHERS, INCLUDING HISPANIC	1264	55	55						3.46	3.46
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	1644	204	204						3.35	3.46
50-79% OF MSA/MD MEDIAN	4091	217	217						3.36	3.61
80-99% OF MSA/MD MEDIAN	2785	103	103						3.12	3.12
100-119% OF MSA/MD MEDIAN	2314	114	114						3.02	3.02
120% OR MORE OF MSA/MD MEDIAN	3035	166	166						3.00	3.00
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	7474	554	554						3.23	3.02
FEMALE	3499									
JOINT (MALE/FEMALE)	2896	250	250						3.15	3.12
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	4178	125	125						3.61	3.61
10-19% MINORITY	7009	458	458						3.14	3.12
20-49% MINORITY	2682	221	221						3.11	3.00
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	3547	221	221						3.11	3.00
MIDDLE INCOME	6571	583	583						3.24	3.12
UPPER INCOME	3751									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN	1										
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	22										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	1										
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	24										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	22										
OTHERS, INCLUDING HISPANIC	2										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	10										
80-99% OF MSA/MD MEDIAN	5										
100-119% OF MSA/MD MEDIAN	5										
120% OR MORE OF MSA/MD MEDIAN	4										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	15										
FEMALE	4										
JOINT (MALE/FEMALE)	5										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	4										
10-19% MINORITY	13										
20-49% MINORITY	7										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	6										
MIDDLE INCOME	10										
UPPER INCOME	8										



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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN	288									
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	3888									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	229									
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	4405									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	3888									
OTHERS, INCLUDING HISPANIC	517									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	1390									
80-99% OF MSA/MD MEDIAN	1013									
100-119% OF MSA/MD MEDIAN	957									
120% OR MORE OF MSA/MD MEDIAN	1045									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	2692									
FEMALE	607									
JOINT (MALE/FEMALE)	1106									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	1086									
10-19% MINORITY	2133									
20-49% MINORITY	1186									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	997									
MIDDLE INCOME	1465									
UPPER INCOME	1943									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	1										
ASIAN	10										
BLACK OR AFRICAN AMERICAN	3										
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	173	4	4						3.09	3.11	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	1										
RACE NOT AVAILABLE 6/	2										
ETHNICITY 7/											
HISPANIC OR LATINO	1	1	1						3.08	3.08	
NOT HISPANIC OR LATINO	186	3	3						3.09	3.13	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1										
ETHNICITY NOT AVAILABLE 6/	2										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	171	3	3						3.09	3.13	
OTHERS, INCLUDING HISPANIC	17	1	1						3.08	3.08	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	18	1	1						3.08	3.08	
50-79% OF MSA/MD MEDIAN	41										
80-99% OF MSA/MD MEDIAN	24	1	1						3.00	3.00	
100-119% OF MSA/MD MEDIAN	20	1	1						3.14	3.14	
120% OR MORE OF MSA/MD MEDIAN	87	1	1						3.13	3.13	
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	70	1	1						3.14	3.14	
FEMALE	45	1	1						3.08	3.08	
JOINT (MALE/FEMALE)	73	2	2						3.07	3.07	
GENDER NOT AVAILABLE 6/	2										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	84	3	3						3.07	3.08	
10-19% MINORITY	78										
20-49% MINORITY	28	1	1						3.14	3.14	
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	37										
MIDDLE INCOME	70	2	2						3.07	3.07	
UPPER INCOME	83	2	2						3.11	3.11	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	249									
ASIAN	1790									
BLACK OR AFRICAN AMERICAN	729									
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	30016	821	821						3.10	3.13
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	139									
RACE NOT AVAILABLE 6/	250									
ETHNICITY 7/										
HISPANIC OR LATINO	138	83	83						3.08	3.08
NOT HISPANIC OR LATINO	32620	738	738						3.11	3.13
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	165									
ETHNICITY NOT AVAILABLE 6/	250									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	29713	738	738						3.11	3.13
OTHERS, INCLUDING HISPANIC	3210	83	83						3.08	3.08
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	1623	83	83						3.08	3.08
50-79% OF MSA/MD MEDIAN	5491									
80-99% OF MSA/MD MEDIAN	3499	158	158						3.00	3.00
100-119% OF MSA/MD MEDIAN	2910	295	295						3.14	3.14
120% OR MORE OF MSA/MD MEDIAN	19650	285	285						3.13	3.13
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	11243	295	295						3.14	3.14
FEMALE	6192	83	83						3.08	3.08
JOINT (MALE/FEMALE)	15488	443	443						3.08	3.13
GENDER NOT AVAILABLE 6/	250									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	16886	526	526						3.08	3.13
10-19% MINORITY	12006									
20-49% MINORITY	4281	295	295						3.14	3.14
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	5105									
MIDDLE INCOME	10380	453	453						3.09	3.14
UPPER INCOME	17688	368	368						3.12	3.13

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN	#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	16										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	16										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	16										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	4										
80-99% OF MSA/MD MEDIAN	1										
100-119% OF MSA/MD MEDIAN	3										
120% OR MORE OF MSA/MD MEDIAN	8										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	8										
FEMALE	4										
JOINT (MALE/FEMALE)	3										
GENDER NOT AVAILABLE 6/	1										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	6										
10-19% MINORITY	9										
20-49% MINORITY	1										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	1										
MIDDLE INCOME	11										
UPPER INCOME	4										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED	REPORTED	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA
	PRICING DATA	PRICING DATA	3 - 3.99	4 - 4.99	5 - 5.99	6 - 6.99	7 - 7.99	8 OR MORE	MEAN 30/	MEDIAN 31/	LOANS 17/
	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S			\$000'S
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	2571										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	2571										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	2571										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	460										
80-99% OF MSA/MD MEDIAN	96										
100-119% OF MSA/MD MEDIAN	412										
120% OR MORE OF MSA/MD MEDIAN	1603										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	1385										
FEMALE	492										
JOINT (MALE/FEMALE)	569										
GENDER NOT AVAILABLE 6/	125										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	1056										
10-19% MINORITY	1377										
20-49% MINORITY	138										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	138										
MIDDLE INCOME	1581										
UPPER INCOME	852										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN	#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	3										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	3										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	3										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	1										
INCOME NOT AVAILABLE 6/	2										
GENDER 19/											
MALE	1										
FEMALE											
JOINT (MALE/FEMALE)	2										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	2										
20-49% MINORITY	1										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	1										
MIDDLE INCOME	1										
UPPER INCOME	1										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED	REPORTED	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA
	PRICING DATA	PRICING DATA	3 - 3.99	4 - 4.99	5 - 5.99	6 - 6.99	7 - 7.99	8 OR MORE	MEAN 30/	MEDIAN 31/	LOANS 17/
	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S			\$000'S
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	529										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	529										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	529										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	226										
INCOME NOT AVAILABLE 6/	303										
GENDER 19/											
MALE	226										
FEMALE											
JOINT (MALE/FEMALE)	303										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	354										
20-49% MINORITY	175										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	175										
MIDDLE INCOME	128										
UPPER INCOME	226										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/	
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN	#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	1										
ASIAN	8										
BLACK OR AFRICAN AMERICAN	1										
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	141										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	151										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	141										
OTHERS, INCLUDING HISPANIC	10										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	2										
50-79% OF MSA/MD MEDIAN	25										
80-99% OF MSA/MD MEDIAN	17										
100-119% OF MSA/MD MEDIAN	23										
120% OR MORE OF MSA/MD MEDIAN	83										
INCOME NOT AVAILABLE 6/	1										
GENDER 19/											
MALE	39										
FEMALE	24										
JOINT (MALE/FEMALE)	88										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	69										
10-19% MINORITY	66										
20-49% MINORITY	16										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	21										
MIDDLE INCOME	55										
UPPER INCOME	75										



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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/ MEDIAN 31/	\$000'S
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	348									
ASIAN	1670									
BLACK OR AFRICAN AMERICAN	208									
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	27235									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	29461									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	27235									
OTHERS, INCLUDING HISPANIC	2226									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	146									
50-79% OF MSA/MD MEDIAN	2951									
80-99% OF MSA/MD MEDIAN	2801									
100-119% OF MSA/MD MEDIAN	3980									
120% OR MORE OF MSA/MD MEDIAN	19479									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	7524									
FEMALE	3753									
JOINT (MALE/FEMALE)	18184									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	15076									
10-19% MINORITY	12225									
20-49% MINORITY	2160									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	2792									
MIDDLE INCOME	9804									
UPPER INCOME	16865									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN	#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	1										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	1										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	1										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN	1										
120% OR MORE OF MSA/MD MEDIAN											
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	1										
FEMALE											
JOINT (MALE/FEMALE)											
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	1										
10-19% MINORITY											
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	1										
UPPER INCOME											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/ MEDIAN 31/	\$000'S
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	232									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	232									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	232									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN	232									
120% OR MORE OF MSA/MD MEDIAN										
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	232									
FEMALE										
JOINT (MALE/FEMALE)										
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	232									
10-19% MINORITY										
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	232									
UPPER INCOME										

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	249	1	191	2	1		
FHA	125		25				
VA	28		3				
FSA/RHS	18		3				
LOANS ORIGINATED							
CONVENTIONAL	204		157		1		
FHA	110		16				
VA	24		3				
FSA/RHS	16		2				
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	5		6				
FHA	1		2				
VA							
FSA/RHS			1				
APPLICATIONS DENIED							
CONVENTIONAL							
FHA	2		1				
VA	2						
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	32	1	21	2			
FHA	12		5				
VA	2						
FSA/RHS	1						
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	8		7				
FHA			1				
VA							
FSA/RHS	1						
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL	25		NA	NA	NA	NA	NA
FHA	11		NA	NA	NA	NA	NA
VA	3		NA	NA	NA	NA	NA
FSA/RHS	2		NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	204		157		1		
FHA	110		16				
VA	24		3				
FSA/RHS	16		2				

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BORROWER OR CENSUS TRACT CHARACTERISTICS	PREAPPROVALS RESULTING IN ORIGINATIONS		PREAPPROVALS APPROVED BUT NOT ACCEPTED 29/		PREAPPROVALS DENIED	
	#	\$000'S	#	\$000'S	#	\$000'S
BORROWER CHARACTERISTICS						
RACE 5/						
AMERICAN IND/ALASKA NATIVE			NA	NA	NA	NA
ASIAN	3	515	NA	NA	NA	NA
BLACK OR AFRICAN AMERICAN	1	105	NA	NA	NA	NA
NAT HAWAIIAN/OTHER PACIFIC ISL			NA	NA	NA	NA
WHITE	21	3606	NA	NA	NA	NA
2 OR MORE MINORITY RACES			NA	NA	NA	NA
JOINT (WHITE/MINORITY RACE)			NA	NA	NA	NA
RACE NOT AVAILABLE 6/			NA	NA	NA	NA
ETHNICITY 7/						
HISPANIC OR LATINO			NA	NA	NA	NA
NOT HISPANIC OR LATINO	25	4226	NA	NA	NA	NA
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)			NA	NA	NA	NA
ETHNICITY NOT AVAILABLE 6/			NA	NA	NA	NA
MINORITY STATUS 8/						
WHITE NON-HISPANIC	21	3606	NA	NA	NA	NA
OTHERS, INCLUDING HISPANIC	4	620	NA	NA	NA	NA
INCOME 9/						
LESS THAN 50% OF MSA/MD MEDIAN	1	76	NA	NA	NA	NA
50-79% OF MSA/MD MEDIAN	7	890	NA	NA	NA	NA
80-99% OF MSA/MD MEDIAN	2	238	NA	NA	NA	NA
100-119% OF MSA/MD MEDIAN	2	276	NA	NA	NA	NA
120% OR MORE OF MSA/MD MEDIAN	13	2746	NA	NA	NA	NA
INCOME NOT AVAILABLE 6/			NA	NA	NA	NA
GENDER 19/						
MALE	9	1340	NA	NA	NA	NA
FEMALE	5	612	NA	NA	NA	NA
JOINT (MALE/FEMALE)	11	2274	NA	NA	NA	NA
GENDER NOT AVAILABLE 6/			NA	NA	NA	NA
CENSUS TRACT CHARACTERISTICS 10/						
RACIAL/ETHNIC COMPOSITION 11/						
LESS THAN 10% MINORITY	11	2057	NA	NA	NA	NA
10-19% MINORITY	11	1423	NA	NA	NA	NA
20-49% MINORITY	3	746	NA	NA	NA	NA
50-79% MINORITY			NA	NA	NA	NA
80-100% MINORITY			NA	NA	NA	NA
INCOME CHARACTERISTICS 12/ 13/						
LOW INCOME			NA	NA	NA	NA
MODERATE INCOME	4	501	NA	NA	NA	NA
MIDDLE INCOME	9	1377	NA	NA	NA	NA
UPPER INCOME	12	2348	NA	NA	NA	NA

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PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	190		151		1		NA
PRICING REPORTED	4						NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)	3.09						NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)	3.11						NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA	151		1		NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/							NA
PRICING REPORTED							NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA					NA